

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

JILL RODRIGUEZ LANDIN

XXX-XX-7929

Debtor(s)

CASE NO. 05-07502 SEK

Chapter 13

FILED & ENTERED ON 11/09/2010

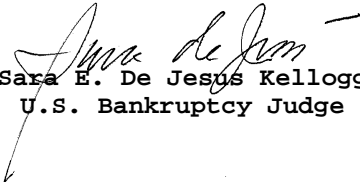
DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 9th day of November, 2010.

BY THE COURT


Sara E. De Jesus Kellogg
U.S. Bankruptcy Judge

cc: All creditors

SEE SECOND PAGE OF THIS ORDER FOR IMPORTANT INFORMATION.

1 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

2 This court order grants a discharge to the person named as the debtor
3 after the debtor has completed all payments under the chapter 13 plan. It is
not a dismissal of the case.

4 Collection of Discharged Debts Prohibited

5 The discharge prohibits any attempt to collect from the debtor a debt
6 that has been discharged. For example, a creditor is not permitted to contact
a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to
7 attach wages or other property, or to take any other action to collect a
discharged debt from the debtor. [*In a case involving community property:*]
8 [There are also special rules that protect certain *community property* owned by
the debtor's spouse, even if that spouse did not file a bankruptcy case.] A
9 creditor who violates this order can be required to pay any damages and
attorney's fees to the debtor.

10 However, a creditor may have the right to enforce a valid lien, such as
11 a mortgage or security interest, against the debtor's property after the
bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.
12 Also, a debtor may voluntarily pay any debt that has been discharged.

13 Debts That are Discharged

14 The chapter 13 discharge order eliminates a debtor's legal obligation to pay a
debt that is discharged. Most, but not all, types of debts are discharged if
15 the debt is provided for by the chapter 13 plan or is disallowed by the court
pursuant to section 502 of the Bankruptcy Code.

16 Debts that are Not Discharged.

17 Some of the common types of debts which are not discharged in a chapter 13
18 bankruptcy case are:

- 19 a. Debts that are in the nature of alimony, maintenance, or support;
- 20 b. Debts for most student loans;
- 21 c. Debts for most fines, penalties, forfeitures, or criminal restitution
obligations;
- 22 d. Debts for personal injuries or death caused by the debtor's operation
of a motor vehicle while intoxicated;
- 23 e. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and
on which the last payment is due after the date on which the final
24 payment under the plan was due; and
- 25 f. Debts for certain consumer purchases made after the bankruptcy case was
filed if prior approval by the trustee of the debtor's incurring the
26 debt was practicable but was not obtained.

27 This information is only a general summary of the bankruptcy discharge.
28 There are exceptions to these general rules. Because the law is
29 complicated, you may want to consult an attorney to determine the exact
30 effect of the discharge in this case.
31
32
33

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 05-07502

User: rosadoc
Form ID: pdf001

Page 1 of 2
Total Noticed: 47

Date Rcvd: Nov 09, 2010

The following entities were noticed by first class mail on Nov 11, 2010.

db +JILL RODRIGUEZ LANDIN, 200 AVE LOS CHALET, BOX 42, SAN JUAN, PR 00926-4460
aty +FRANCISCO FERNANDEZ CHIQUES, PRAMCO II LLC, PO BOX 9749, SAN JUAN, PR 00908-0749
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
cr +COOP A/C AIBONITENA, LCDO JOSE ANGEL SANTINI BONILLA, PO BOX 552, AIBONITO, PR 00705-0552
cr FIRSTBANK PUERTO RICO, CARDONA JIMENEZ LAW OFFICE, PO BOX 9023593, SAN JUAN, PR 00902-3593
cr +PRAMCO II, LLC, FRANCISCO FERNANDEZ CHIQUES, ESQ, PO BOX 9749, SAN JUAN, PR 00908-0749
cr +RELIABLE FINANCIAL SERVICES, CARLOS E PEREZ PASTRANA, PO BOX 21382, SAN JUAN, PR 00928-1382
2194971 ATT, PO BOX 9999, COLUMBUS GA 31997-0001
2194972 CARDONA JIMENEZ LAW OFFICE, PO BOX 195079, SAN JUAN PR 00919-5079
2194973 CARLOS E PEREZ PASTRANA, PO BOX 21382, SAN JUAN PR 00928-1382
2194974 CENTENIAL, PO BOX 71514, SAN JUAN PR 00936-8614
2194975 +CINGULAR WIELESS, PO BOX 15067, SAN JUAN PR 00902-8567
2269190 CINGULAR WIRELESS, PO BOX 192830, SAN JUAN PR 00919-2830
2194976 +COOP AIBONITEA, PO BOX 422, AIBONITO PR 00705-0422
2194977 +COOP SAN JOSE, APARTADO 2020, AIBONITO PR 00705-2020
2267539 +ECMC, P O BOX 8809, RICHMOND, VA 23225-0509
2831909 FIRSTBANK PUERTO RICO, C/O CARDONA JIMENEZ LAW OFFICE, PO BOX 9023593,
SAN JUAN PR 00902-3593
2194979 +GATSBY, PO BOX 6359, CAGUAS PR 00726-6359
2194980 +HOSPITAL MENONITA, PO BOX 1379, AIBONITO PR 00705-1379
2260549 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: INTERNAL REVENUE SERVICE, MERCANTIL PLAZA BLDG., ROOM 1014,
2 PONCE DE LEON AVE. STOP 27 1/2, SAN JUAN, P R 00918-1693)
2194982 ISLAND FINANCE, BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN PR 00919-5369
2194983 +JAMES PICORELLY, PO BOX 160426, MIAMI FL 33116-0426
2194985 +JORDAN PRICE, 7100 WEST CAMINO REAL SUITE 215, CAMINO REAL CENTER,
BOCA RATON FL 33433-5510
2194986 +JUAN C FORTUNO FAS ESQ, PO BOX 13786, SAN JUAN PR 00908-3786
2194987 +JUNTA DE CONDOMINES, 200 AVE LOS CHALET, BOX 97, SAN JUAN PR 00926-4460
2222572 +Junta de Condomines Chalets de Cupey, 200 Ave Los Chalets, Box 97, San Juan P.R 00926-4460
2194988 MOVI STAR, PO BOX 71456, SAN JUAN PR 00936-8556
2194989 PEREZ HERMANOS, PO BOX 2080, CAYEY PR 00736
2277955 PRAMCO II LLC, 6894 CROSSKEYS OFFICE PARK STE 230, FAIRPORT NY 14450
2407398 +PRAMCO II LLC, 6894 PITTSFORD PALMYRA RD, 200 CROSSKEYS OFFICE PARK SUITE 230,
FAIRPORT NY 14450-3510
2194990 +PROFESSIONAL RECOVERIES INC, PO BOX 971, BROOKFIELD WI 53008-0971
2194991 +PUERTO RICO TELEPHONE CO, PO BOX 360998, SAN JUAN PR 00936-0998
2229623 R&G MORTGAGE CORPORATION, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593,
SAN JUAN, PR 00902-3593
2194992 RELIABLE FINANCE SERVICES INC, BOX 21382, SAN JUAN PR 00928-1382
2194995 +RG MORTGAGE, GPO BOX 362394, SAN JUAN PR 00936-2394
2194996 RODALE BOOKS, PO BOX 7031, EMMAUS PA 18098-0731
2194997 SALLIE MAE, PO BOX 9500, WILKES BARRE PA 18773-9500
2194993 +US SMALL BUSINESS ADMINISTRATION, CITIBANK TOWERS SUITE 201, 252 PONCE DE LEON AVENUE,
HATO REY PR 00918-2001
2194994 USA GROUP LOAN SERVICES, PO BOX 9500, WILKES BARRE PA 18773-9500
2281977 +USDA - RURAL DEVELOPMENT, Torre Chardon, Suite 1201, 350 Carlos E. Chardon Street,
San Juan, PR 00918-2124

The following entities were noticed by electronic transmission on Nov 09, 2010.

cr +E-mail/Text: ebn@vativrecovery.com VATIV RECOVERY SOLUTIONS LLC,
PALISADES COLLECTION LLC, PO BOX 19249, SUGAR LAND, TX 77496-9249
2194970 E-mail/Text: girddb@aessuccess.org AMERICAN EDUCATION SERVICES,
1200 NORTH SEVENTH STREET, HARRISBURG PA 17102-1444
2194984 E-mail/PDF: gecsed@recoverycorp.com Nov 09 2010 20:33:27 JC PENNEY, PO BOX 364788,
SAN JUAN PR 00936-4788
2499398 +E-mail/Text: ebn@vativrecovery.com Vativ Recovery Solutions, LLC,
As Agent for Palisades/Asta, P.O. Box 19249, Sugar Land, TX 77496-9249

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

2194978 DR DUBOC
cr* R&G MORTGAGE CORPORATION, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593,
SAN JUAN, PR 00902-3593
cr* +USDA - RURAL DEVELOPMENT, Torre Chardon, Suite 1201, 350 Carlos E. Chardon Street,
San Juan, PR 00918-2124
2222583* +Junta de Condomines Chalets de Cupey, 200 Ave. Los Chalets, Box 97, San Juan P.R 00926-4460
2194981 ##+HOSPITAL PAVIA, PO BOX 11137, SANTURCE PR 00910-2237

TOTALS: 1, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0104-3
Case: 05-07502

User: rosadoc
Form ID: pdf001

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***** BYPASSED RECIPIENTS (continued) *****

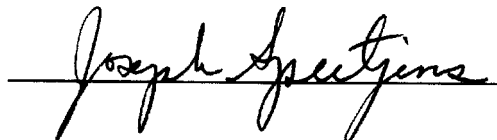
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.